

**Information to identify the case:**

Debtor 1	<u>James X. Rezabala</u>	Social Security number or ITIN	xxx-xx-6609
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Erika M. Penachi</u>	Social Security number or ITIN	xxx-xx-7533
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 19-25396-VFP			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

James X. Rezabala

Erika M. Penachi

1/31/20

**By the court:** Vincent F. Papalia  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

## Certificate of Notice Page 3 of 4

United States Bankruptcy Court  
District of New JerseyIn re:  
James X. Rezabala  
Erika M. Penachi  
DebtorsCase No. 19-25396-VFP  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin  
Form ID: 318Page 1 of 2  
Total Noticed: 44

Date Rcvd: Jan 31, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 02, 2020.

db +James X. Rezabala, 3365 Kennedy Blvd., Jersey City, NJ 07307-4208  
jdb +Erika M. Penachi, 453 Tomas Ave., Apt. 2, Lyndhurst, NJ 07071-3117  
aty +Mellinger, Sanders & Kartzman, LLC, 101 Gibraltar Drive, Suite 2F,  
Morris Plains, NJ 07950-1287

518398807 +Bank of America, N. A., 4909 Savarese Center, Tampa, FL 33634-2413  
518398809 +Bank of America, N. A., 4909 Savarese Circle, FL1-908-01-50, Tampa, FL 33634-2413  
518667339 +Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284  
518398810 +Best Buy Co. / Citi Bank, N. A., P.O. Box 6497, Sioux Falls, SD 57117-6497  
518610280 +COMCAST, PO BOX 1931, Burlingame, CA 94011-1931  
518398818 +Citi Bank, N. A. / Best Buy Co., P.O. Box 790034, Attn : Centralized Bankruptcy,  
Saint Louis, MO 63179-0034

518398822 +First Credit Services, 377 Hoes Lane, Piscataway, NJ 08854-4155  
518398823 +First Credit Services, P.O. Box 55, 3 Sciles Ave., Piscataway, NJ 08855-7200  
518398825 +Frederick I. Weinberg & Associates, P.C., 1200 Laurel Oak Rd., Ste.104,  
Org. acct. # 5466-3229-9947-7213, Voorhees, NJ 08043-4317

518398826 +Jersey City Municipal Utility Authority, 69 DeVoe Place, Hackensack, NJ 07601-6105  
518398828 +Kohl's / Capital One Bank, N. A., P.O. Box 30285, Attn : Bankruptcy Dept.,  
Salt Lake City, UT 84130-0285

518398829 +Mercantile Adjustment Bureau, LLC, 165 Lawrence Bell Dr., Ste. 100,  
Org. acct. # ends in 5599, Williamsville, NY 14221-7900

518398830 Radius Global Solutions, LLC, P.O. Box 390846, Org. acct. # 3499920038772463,  
Jacksonville, FL 32225

518398833 +State Auto Sales, 510 Kennedy Blvd., Union City, NJ 07087-3411  
518398834 +State of New Jersey Tax Dept., 50 Barrack Street, Trenton, NJ 08608-2006

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Feb 01 2020 00:25:29 U.S. Attorney, 970 Broad St.,  
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpreregion03.ne.ecf@usdoj.gov Feb 01 2020 00:25:26 United States Trustee,  
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
Newark, NJ 07102-5235

518398802 +EDI: AARGON.COM Feb 01 2020 04:58:00 Aargon Collection Agency, 3025 W. Sahara,  
Org. acct. # 006904079207, Las Vegas, NV 89102-6094

518398803 +EDI: AARGON.COM Feb 01 2020 04:58:00 Aargon Collection Agency, 8668 Springmountain Rd.,  
Attn : Bankruptcy Dept., Las Vegas, NV 89117-4132

518398804 +EDI: AMEREXPR.COM Feb 01 2020 04:58:00 American Express Co., P.O. Box 297871,  
Fort Lauderdale, FL 33329-7871

518398805 +EDI: AMEREXPR.COM Feb 01 2020 04:58:00 American Express Co., P.O. Box 981540,  
Attn : Correspondence Dept., El Paso, TX 79998-1540

518398808 EDI: BANKAMER.COM Feb 01 2020 04:58:00 Bank of America, N. A., P.O. Box 982238,  
Attn : Bankruptcy Dept., El Paso, TX 79998

518398806 EDI: BANKAMER.COM Feb 01 2020 04:58:00 Bank of America, N. A., P.O. Box 982238,  
El Paso, TX 79998

518398813 E-mail/Text: bankruptcy@cavps.com Feb 01 2020 00:25:47 Cavalry Portfolio Services, LLC,  
P.O. Box 27288, Tempe, AZ 85285

518398811 +EDI: CAPITALONE.COM Feb 01 2020 04:58:00 Capital One Bank USA, N. A., P.O. Box 30281,  
Salt Lake City, UT 84130-0281

518398812 +EDI: CAPITALONE.COM Feb 01 2020 04:58:00 Capital One Bank USA, N. A., P.O. Box 30285,  
Attn : Bankruptcy Dept., Salt Lake City, UT 84130-0285

518671869 EDI: BL-BECKET.COM Feb 01 2020 04:58:00 Capital One, N.A., c/o Becket and Lee LLP,  
PO Box 3001, Malvern PA 19355-0701

518398814 +E-mail/Text: bankruptcy@cavps.com Feb 01 2020 00:25:46 Cavalry Portfolio Services, LLC,  
500 Summit Lake Dr., Ste. 400, Attn : Bankruptcy Dept., Org. acct. # 20036270,  
Valhalla, NY 10595-2321

518398815 +E-mail/Text: bankruptcy@cavps.com Feb 01 2020 00:25:47 Cavalry Portfolio Services, LLC,  
500 Summit Lake Drive, Ste. 400, Valhalla, NY 10595-2322

518604938 +E-mail/Text: bankruptcy@cavps.com Feb 01 2020 00:25:47 Cavalry SPV I, LLC,  
500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321

518398817 +EDI: CHASE.COM Feb 01 2020 04:58:00 Chase Bank, N. A., P.O. Box 15298,  
Attn: Correspondence Dept, Wilmington, DE 19850-5298

518398816 +EDI: CHASE.COM Feb 01 2020 04:58:00 Chase Bank, N. A., P.O. Box 15298,  
Wilmington, DE 19850-5298

518398821 EDI: DISCOVER.COM Feb 01 2020 04:58:00 Discover Financial Services, LLC, P.O. Box 15316,  
Attn : Bankruptcy Dept., Wilmington, DE 19850

518398820 EDI: DISCOVER.COM Feb 01 2020 04:58:00 Discover Financial Services, LLC, P.O. Box 15316,  
Wilmington, DE 19850

518607728 EDI: DISCOVER.COM Feb 01 2020 04:58:00 Discover Bank, Discover Products Inc,  
PO Box 3025, New Albany, OH 43054-3025

518398824 +EDI: FSAE.COM Feb 01 2020 04:58:00 Firstsource Advantage, LLC, 205 Bryant Woods South,  
Org. acct. # 3499920038772463, Amherst, NY 14228-3609

518398819 EDI: IRS.COM Feb 01 2020 04:58:00 Dept. of the Treasury, Internal Revenue Service,  
Cincinnati, OH 45999

District/off: 0312-2

User: admin  
Form ID: 318

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Total Noticed: 44

Date Rcvd: Jan 31, 2020

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

518398827 +E-mail/Text: bncnotices@becket-lee.com Feb 01 2020 00:24:49  
Kohl's / Capital One Bank USA, N. A., N.56 W. 17000 Ridgewood Dr.,  
Menomonee Falls, WI 53051-7096  
518398832 +EDI: SWCR.COM Feb 01 2020 04:58:00 Southwest Credit Systems, 4120 International Pkwy.,  
Ste.1100, Carrollton, TX 75007-1958  
518398831 +EDI: SWCR.COM Feb 01 2020 04:58:00 Southwest Credit Systems, 4120 International Parkway,  
Carrollton, TX 75007-1958  
518398835 EDI: TDBANKNORTH.COM Feb 01 2020 04:58:00 TD Bank, N. A., 70 Gray Rd.,  
Portland, ME 04105

TOTAL: 26

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Feb 02, 2020

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 31, 2020 at the address(es) listed below:

Joseph R Zapata, Jr. on behalf of Plaintiff Steven P. Kartzman jzapata@msklaw.net  
Kevin Gordon McDonald on behalf of Creditor BANK OF AMERICA, N.A. kmcdonald@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Steven P. Kartzman on behalf of Trustee Steven P. Kartzman kartztee@optonline.net,  
jzapata@msklaw.net;njl6@ecfcbis.com;jloewenstein@msklaw.net  
Steven P. Kartzman kartztee@optonline.net,  
jzapata@msklaw.net;njl6@ecfcbis.com;jloewenstein@msklaw.net  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov  
William P. Bonomo on behalf of Debtor James X. Rezabala nyattybill@aol.com,  
bonomolawecf@gmail.com;claudia@garanticesufuturo.com;lediazlaw@gmail.com;bonomowr58406@notify.bes  
tcase.com  
William P. Bonomo on behalf of Joint Debtor Erika M. Penachi nyattybill@aol.com,  
bonomolawecf@gmail.com;claudia@garanticesufuturo.com;lediazlaw@gmail.com;bonomowr58406@notify.bes  
tcase.com

TOTAL: 7